



Increased Cap on Graduate and Professional Student Loans for the Health Professions

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The current \$200,000 borrowing cap will mean that 83% of our students will have to turn to the private loan market. Researchers found that four in 10 borrowers have credit scores too low for private loans, raising concerns that the new borrowing limits could make graduate school inaccessible (read more: <https://www.insidehighered.com/news/government/student-aid-policy/2026/01/07/grad-loan-caps-could-hurt-students-low-credit-scores>). This outcome directly contradicts the goals of the Rural Veterinary Action Plan, which seeks to recruit more students from rural backgrounds—one of the groups most likely to be hardest hit.

Impact of the Upcoming \$200,000 Loan Limits on Veterinary Students and Graduates

- Tuition increases annually average 2.6% for resident tuition and 3.5% for non-resident tuition.
- Mean debt for indebted students is \$193,624, which is a 1.3% increase over last year.
- Cost-of-living (other educational) expenses increases by 5.7% or about \$15,000 over 4 years (this increase would have been covered by the Grad Plus loan program, which was eliminated as part of the One Big Beautiful Bill Act).
- Exert a greater impact on three-year program.

How the Cap Would Have Impacted the Class of 2025 Graduates at U.S. Colleges of Veterinary Medicine

- 80.2% percent of graduates would have been impacted if this cap had been in place when they matriculated. This figure is 3% less than last year, which suggests that there may be more affluent students in this cohort of students. The loan limit change might be the tipping point that could make this truly a profession of the affluent, adding another barrier to entry for rural students.
- Eighteen out of 33 colleges of veterinary medicine in the Class of 2025 reported average graduate debt below the \$200,000 cap.
- When looking at the maximum debt reported by each institution, 21 institutions had students that would require an average of \$146,458 in additional loan funding.
- 2025 graduates, on average, would have needed additional loans of \$59,619 for residents and \$135,365 for non-residents to cover the full cost of attendance.



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Veterinary Medical Colleges

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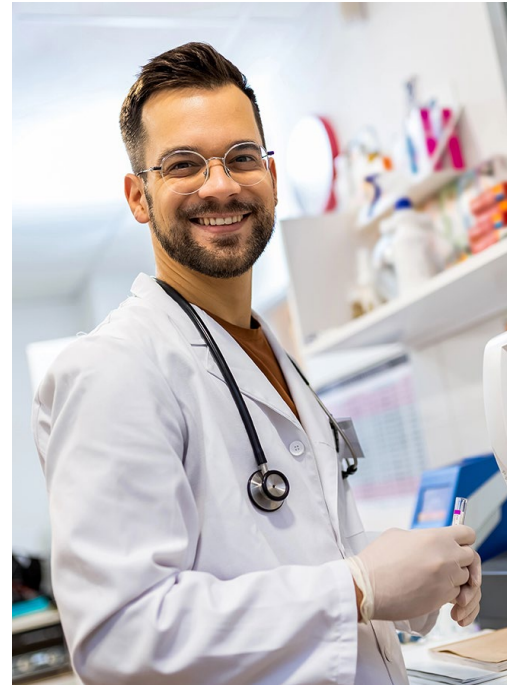


Exemption from the \$100,000 Visa Fee for Veterinary Medicine

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The President's proclamation on September 21, 2025, imposes a \$100,000 fee for H1-B visas. This fee has created difficulties for AAVMC member institutions and will severely impact the academic veterinary medicine workforce. H.R. 7961, the Physicians and the Healthcare Workforce Act, would exempt members of the healthcare workforce from this fee. We request that veterinarians be included in the definition of "healthcare workforce" in any such legislation that is considered by Congress.

- At least 10 new colleges of veterinary medicine are proposed to be enrolling students in the next 5 years.
- AAVMC currently has 28 international members, either Institutional or Provisional.
- On average, colleges of veterinary medicine are seeing a 10.9% faculty shortage, with the largest impact being felt among clinical faculty. The inability to hire international faculty will further exacerbate this impact.
- Approximately 4.5% of current faculty are foreign nationals, with the largest proportion serving in non-tenured clinical track roles.
- To meet training and accreditation requirements, colleges of veterinary medicine will undoubtedly need additional international faculty, especially for specialty fields such as large animal medicine and surgery, veterinary cardiology, radiology, and others. This additional burden will make finding and hiring those individuals more difficult, if not impossible.
- The added cost of hiring international faculty will ultimately be passed to students, enhancing the debt burden.



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Increased Funding for the Veterinary Medicine Loan Repayment Program (VMLRP), in line with the Rural Veterinary Action Plan

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The Rural Veterinary Action Plan, which was announced last year, includes a \$15 million increase for the VMLRP, up to \$25 million. The plan can be found here: <https://www.usda.gov/sites/default/files/documents/usda-rural-veterinary-action-plan.pdf>

As the Action Plan states: “While there were 170 applicants for VMLRP in FY2024 that were willing to serve in these high-priority veterinary shortage situations, USDA is only able to make around 65 awards to private and public practicing food animal veterinarians each year with the funding currently available. To ensure more veterinarians are serving ranchers in rural areas, USDA is making up to an additional \$15 million available in funding for VMLRP to fund additional qualified applicants.”

AAVMC has long supported increased funding for this critical program. This plan from the U.S. Department of Agriculture recognizes the ongoing shortage of food animal veterinarians in rural areas and proposes a substantial increase in funding to meet that need. We support that increase.

